

**Information to identify the case:**

Debtor 1	<b>Robert E White II</b>	Social Security number or ITIN	<b>xxx-xx-9039</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Julie Ann White</b>	Social Security number or ITIN	<b>xxx-xx-9105</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>11-11699-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert E White II

Julie Ann White

2/23/17

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Robert E White  
Julie Ann White  
DebtorsCase No. 11-11699-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: lkat  
Form ID: 3180WPage 1 of 3  
Total Noticed: 74

Date Rcvd: Feb 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2017.

db/jdb  
cr  
13209932 +Robert E White, II, Julie Ann White, 730 Wilson Avenue, Franklin, PA 16323-2751  
CitiMortgage Inc., PO Box 6030, Sioux Falls, SD 57117-6030  
+CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239  
(address filed with court: Citifinancial, 300 Saint Paul Place, Baltimore, MD 21202)  
13209927 +Carmel Financial Corporation, C/O Aam, 101 E Carmel Drive, Suite 205,  
Carmel, IN 46032-2668  
13233790 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA, 50368-8971  
13209938 +Fnb Consumer Discount Company, 908 Park Avenue, Meadville, PA 16335-3331  
13280201 +Ford Motor Credit Company, c/of Andrew Sklar, Esquire, 102 Browning Lane,  
Building B, Suite 1, Cherry Hill, NJ 08003-3195  
13209941 +GC Services, 6330 Gulfton Street, Houston, TX 77081-1198  
13346332 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,  
Norfolk VA 23541-0907  
14196549 +MidFirst Bank, 999 NW Grand Blvd., Ste. 100, Oklahoma City, OK 73118-6051  
13209954 +National City, PO Box 5570, Cleveland, OH 44101-0570  
13209955 PNC, PO Box 5570, Br-Yb58-01-3, Brecksville, OH 44141  
13209958 +Spiegel, Attn: Bankruptcy, PO Box 9428, Hampton, VA 23670-0428  
13209959 +Three Rivers Bank, 1615 Northland Boulevard, Fort Wayne, IN 46825-6554  
13209970 +Worlds Foremost Bank, 4800 NW 1st Street, Suite 300, Lincoln, NE 68521-4463  
13617080 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 25 2017 01:34:08 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946

cr +EDI: AISACG.COM Feb 25 2017 01:28:00 Capital One Auto Finance Department,  
c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347  
cr +EDI: AISACG.COM Feb 25 2017 01:28:00 Capital One Auto Finance c/o Ascension Capital Gro,  
P.O. Box 201347, Arlington, TX 76006-1347  
cr +EDI: BASSASSOC.COM Feb 25 2017 01:28:00 Capital One, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083  
cr EDI: RECOVERYCORP.COM Feb 25 2017 01:28:00 Recovery Management Systems Corporation,  
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
cr +EDI: BASSASSOC.COM Feb 25 2017 01:28:00 eCAST Settlement Corporation,  
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083  
13209923 +EDI: BANKAMER2.COM Feb 25 2017 01:28:00 Bank Of America, PO Box 17054,  
Wilmington, DE 19850-7054  
13209924 +EDI: WFNNB.COM Feb 25 2017 01:28:00 Blair, Blair WFCB / Attn: Bankruptcy, PO Box 182686,  
Columbus, OH 43218-2686  
13279937 +EDI: OPHSUBSID.COM Feb 25 2017 01:28:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS,  
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13209931 EDI: CITICORP.COM Feb 25 2017 01:28:00 Citi, CitiCard Credit Services, PO Box 20507,  
Kansas City, MO 64195  
13209925 +EDI: CAPONEAUTO.COM Feb 25 2017 01:28:00 Capital One Auto Finance,  
3905 North Dallas Parkway, Plano, TX 75093-7892  
13268444 +EDI: AISACG.COM Feb 25 2017 01:28:00 Capital One Auto Finance, c/o Ascension Capital Gr,  
P.O. Box 201347, Arlington, TX 76006-1347  
13467884 +EDI: BASSASSOC.COM Feb 25 2017 01:28:00 Capital One, N.A., c/o Bass & Associates, P.C.,  
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
13209926 +EDI: CAPITALONE.COM Feb 25 2017 01:28:00 Capital One, N.A., Capital One Bank (USA) N.A.,  
PO Box 30285, Salt Lake City, UT 84130-0285  
13623189 EDI: RECOVERYCORP.COM Feb 25 2017 01:28:00 Capital Recovery V, LLC,  
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120,  
Miami, FL 33131-1605  
13209928 +EDI: CHASE.COM Feb 25 2017 01:28:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
13209929 +EDI: CHASE.COM Feb 25 2017 01:28:00 Chase - Tjx, Chase Card Services, PO Box 15298,  
Wilmington, DE 19850-5298  
13240339 EDI: CHASE.COM Feb 25 2017 01:28:00 Chase Bank USA, N.A., PO Box 15145,  
Wilmington, DE 19850-5145  
13209930 +EDI: CHASE.COM Feb 25 2017 01:28:00 Chase- Bp, PO Box 15298, Wilmington, DE 19850-5298  
13235240 EDI: CIAC.COM Feb 25 2017 01:28:00 CitiMortgage, Inc., P.O. Box 140609,  
Irving, TX 75014-0609  
13209933 +EDI: CIAC.COM Feb 25 2017 01:28:00 Citimortgage Inc, PO Box 9438,  
Gaithersburg, MD 20898-9438  
13209934 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Feb 25 2017 01:34:36  
Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
13209935 +EDI: TSYS2.COM Feb 25 2017 01:28:00 Dsnb Macys, 9111 Duke Boulevard,  
Mason, OH 45040-8999  
13209939 EDI: FORD.COM Feb 25 2017 01:28:00 Ford Motor Credit Corporation, Ford Credit,  
PO Box 6275, Dearborn, MI 48121  
13209936 +EDI: WFNNB.COM Feb 25 2017 01:28:00 Fashion Bug / Soanb, 1103 Allen Drive,  
Milford, OH 45150-8763

District/off: 0315-1

User: lkat  
Form ID: 3180W

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Total Noticed: 74

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13209937 +EDI: BANKAMER.COM Feb 25 2017 01:28:00 Fleet Cc / Bank of America,  
Attn: Bankruptcy/MC NC4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
13209940 +E-mail/Text: slucas@for-cu.com Feb 25 2017 01:34:28 Franklin Oil Region Credit Union,  
101 North 13th Street, Franklin, PA 16323-2343  
13432157 EDI: RMSC.COM Feb 25 2017 01:28:00 GE Capital Retail Bank, Attn: Bankruptcy Department,  
PO Box 960061, Orlando, FL 32896-0661  
13476023 EDI: RMSC.COM Feb 25 2017 01:28:00 GE Capital Retail Bank,  
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605  
13209942 +EDI: RMSC.COM Feb 25 2017 01:28:00 GE Money Bank / Funancing, Attn: Bankruptcy,  
PO Box 103104, Roswell, GA 30076-9104  
13209943 +EDI: RMSC.COM Feb 25 2017 01:28:00 GE Money Bank / JCPenney, Attention: Bankruptcy,  
PO Box 103104, Roswell, GA 30076-9104  
13209944 +EDI: RMSC.COM Feb 25 2017 01:28:00 GE Money Bank / Old Navy, Attention: GEMB,  
PO Box 103104, Roswell, GA 30076-9104  
13209945 +EDI: RMSC.COM Feb 25 2017 01:28:00 Gecrb / QVC, PO Box 965005, Orlando, FL 32896-5005  
13321784 +EDI: BASSASSOC.COM Feb 25 2017 01:28:00 HSBC Bank Nevada, N.A.,  
c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
13209947 +EDI: HFC.COM Feb 25 2017 01:28:00 Hsbc / Bonton, Hsbc Retail Services / Attn: Bankruptcy,  
PO Box 5226, Carol Stream, IL 60197-5226  
13209948 +EDI: HFC.COM Feb 25 2017 01:28:00 Hsbc / RS, Attn: Bankruptcy Department, PO Box 5263,  
Carol Stream, IL 60197-5263  
13209949 +EDI: HFC.COM Feb 25 2017 01:28:00 Hsbc / Value City, 26525 North River Woods Boulevard,  
Metawa, IL 60045-3440  
13209950 EDI: CBSKOHL.COM Feb 25 2017 01:28:00 Kohls / Capone, N56 West 17000 Ridgewood Drive,  
Menomonee Falls, WI 53051  
13270558 EDI: RESURGENT.COM Feb 25 2017 01:28:00 LVNV Funding LLC its successors and assigns as,  
assignee of OneMain Financial, Inc, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
13209951 +EDI: WFNNB.COM Feb 25 2017 01:28:00 Lane Bryant, Wfnnb, PO Box 182125,  
Columbus, OH 43218-2125  
13209952 +EDI: WFNNB.COM Feb 25 2017 01:28:00 Lane Bryant Retail, 4590 East Broad Street,  
Columbus, OH 43213-1301  
13209953 +EDI: MID8.COM Feb 25 2017 01:28:00 Midland Credit Management, 8875 Aero Drive,  
Suite 200, San Diego, CA 92123-2255  
13325420 +E-mail/Text: bknotice@ncmllc.com Feb 25 2017 01:34:26 National Capital Management, LLC,  
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741  
13218895 EDI: RECOVERYCORP.COM Feb 25 2017 01:28:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13209956 +EDI: SEARS.COM Feb 25 2017 01:28:00 Sears / Cbna, PO Box 6189,  
Sioux Falls, SD 57117-6189  
13209957 +EDI: SEARS.COM Feb 25 2017 01:28:00 Sears / Cbna, 701 East 60th Street North,  
Sioux Falls, SD 57104-0432  
13209960 +EDI: TFSR.COM Feb 25 2017 01:28:00 Toyota Motor Credit Company, Toyota Financial Services,  
PO Box 8026, Cedar Rapids, IA 52408-8026  
13209961 +E-mail/Text: jsprentz@urc.com Feb 25 2017 01:34:53 United Refining, 213 2nd Avenue,  
Warren, PA 16365-2405  
13209946 EDI: WACHOVIA.COM Feb 25 2017 01:28:00 Homeq, Attn: Bankruptcy Department,  
1100 Corporate Center, Raleigh, NC 27607  
13209962 +EDI: WFNNB.COM Feb 25 2017 01:28:00 Wfcb / Blair, PO Box 182125,  
Columbus, OH 43218-2125  
13209963 +EDI: WFNNB.COM Feb 25 2017 01:28:00 Wfnnb / Dress Barn, Attention: Bankruptcy,  
PO Box 182686, Columbus, OH 43218-2686  
13209964 +EDI: WFNNB.COM Feb 25 2017 01:28:00 Wfnnb / Fashion Bug, PO Box 182273,  
Columbus, OH 43218-2273  
13294942 +EDI: WFNNB.COM Feb 25 2017 01:28:00 Wfnnb / Gander Mountain, PO Box 182128,  
Columbus, OH 43218-2128  
13209965 +EDI: WFNNB.COM Feb 25 2017 01:28:00 Wfnnb / Gander Mountain, 4590 East Broad Street,  
Columbus, OH 43213-1301  
13209966 +EDI: WFNNB.COM Feb 25 2017 01:28:00 Wfnnb / Lane Bryant, PO Box 182789,  
Columbus, OH 43218-2789  
13209967 +EDI: WFNNB.COM Feb 25 2017 01:28:00 Wfnnb / Roamans, Attn: Bankruptcy, P.O. Box 182686,  
Columbus, OH 43218-2686  
13209968 +EDI: WFNNB.COM Feb 25 2017 01:28:00 Wfnnb / Woman, Attention: Bankruptcy, PO Box 182686,  
Columbus, OH 43218-2686  
13209969 +EDI: WFNNB.COM Feb 25 2017 01:28:00 World Financial Network National Bank, Wfnnb,  
PO Box 182686, Columbus, OH 43218-2686

TOTAL: 58

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr MidFirst Bank  
cr National Capital Management, servicing agent GE Ca  
cr\* +MidFirst Bank, 999 NW Grand Blvd., Ste. 100, Oklahoma City, OK 73118-6051

TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-1

User: lkat  
Form ID: 3180W

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Total Noticed: 74

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 26, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2017 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Robert E White, II dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Joint Debtor Julie Ann White dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor National Capital Management, servicing agent GE  
Capital Corporation pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com; pashcroft@ecf.courtdrive.com; pghecf@bernsteinlaw.com; cabbott@ecf.courtdrive.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7